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March 5, 2002

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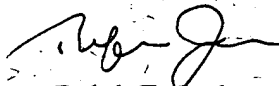
Re: **Application Serial No.:** 09/077,337  
**Confirmation No.:** 5900  
**Appellants:** Jay Paul Drummond, et al.  
**Title:** Automated Banking Machine  
Apparatus and System  
**Docket No.:** D-1077

Sir:

Please find enclosed the Supplemental Appeal Brief of Appellants pursuant to 37 C.F.R. § 1.192 in triplicate, in response to the Action dated January 31, 2002, for filing in the above-referenced application.

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with the filing of the Supplemental Appeal Brief and any other fee due to Deposit Account 09-0428.


Very truly yours,

  
Ralph E. Jocke  
Reg. No. 31,029

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of:	)	
<b>Jay Paul Drummond, et al.</b>	)	
	)	
Serial No.: <b>09/077,337</b>	)	Art Unit 2164
	)	
Filed: <b>May 27, 1998</b>	)	Patent Examiner
	)	James S. Bergin
Title: <b>Automated Banking Machine Apparatus and System</b>	)	
	)	

Board of Patent Appeals and Interferences  
Commissioner for Patents  
Washington, D.C. 20231

**SUPPLEMENTAL BRIEF OF APPELLANTS  
PURSUANT TO 37 C.F.R. § 1.192**

Sir:

The Appellants hereby request reinstatement of the appeal pursuant to 37 C.F.R. § 1.193(b)(2). The Appellants hereby submit their Supplemental Appeal Brief pursuant to 37 C.F.R. § 1.192, in triplicate, concerning the above-referenced Application.

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AND INTERFERENCES

## **REAL PARTY IN INTEREST**

The Assignee of all right, title and interest to the above-referenced Application is Diebold, Incorporated, an Ohio corporation.

## **RELATED APPEALS AND INTERFERENCES**

Appellants believe that there are no related appeals or interferences pertaining to this matter.

## **STATUS OF CLAIMS**

Claims 1-54 are pending in the Application. Claims 1-30, 32-34, 36-37, 39-40, 42-43, and 46-47 have been withdrawn from consideration.

A Petition for Withdrawal of a Restriction Requirement was filed by Appellants on July 10, 2001. As of the writing of this Appeal Brief, Appellants had not yet received a response by the Office in regard to their Petition. Appellants reserve all rights regarding the Office's response to the Petition, including the filing of another Supplemental Appeal Brief.

Claims 31, 35, 38, 41, 44-45, and 48-54 were rejected under 35 U.S.C. § 102(e) as being anticipated by Semple et al. (US 6,085,177) (hereinafter "Semple").

These rejections were the only rejections present in the Office Action ("Action") dated January 31, 2002. Appellants appeal each claim rejection, inclusive.

## **STATUS OF AMENDMENTS**

No final rejection has been made. However, claims have been thrice rejected. Therefore, no amendments to the claims were requested to be admitted after a final rejection.

## **SUMMARY OF INVENTION**

### Overview of the Invention

In an exemplary embodiment an automated banking machine (an ATM) includes a computer which has a browser or other HTML document handling software operating therein. The automated banking machine also includes a sheet dispenser, such as a currency note dispenser. The automated banking machine is connected to a local or wide area network and may operate to receive HTML documents. The HTML documents may include instructions that are processed by the HTML document handling software. The banking machine of the exemplary embodiment can operate in response to instructions included in the received HTML documents to control the dispenser to dispense currency notes. Exemplary embodiments used in connection with a wide area network may provide a user with a familiar user interface from their banking institution even when the user uses a banking machine operated by another banking institution.

## **CONCISE STATEMENT OF THE ISSUES PRESENTED FOR REVIEW**

The questions presented in this appeal are whether Appellants' claims 31, 35, 38, 41, 44-45, and 48-54 are unpatentable under 35 U.S.C. § 102(e) as being anticipated by Semple.

## **GROUPING OF CLAIMS**

No groups of claims stand or fall together. Each of Appellants' claims 31, 35, 38, 41, 44-45, and 48-54 recite at least one element or combination of elements not found or suggested in the Semple reference, which patentably distinguishes the claims.

Every claim recites additional features of the invention which distinguishes the claim over every other pending claim.

The rejected claims include six independent claims (claims 31, 35, 38, 41, 44, and 51). Claim 45 depends from claim 44. Claim 48 depends from claim 31. Claim 49 depends from claim 35. Claim 50 depends from claim 38. Claims 52-54 depend from claim 51. All of the rejected claims 31, 35, 38, 41, 44-45, and 48-54 are reproduced in the Appendix.

## **ARGUMENT**

### **The Applicable Legal Standards**

Anticipation pursuant to 35 U.S.C. § 102 requires that a single prior art reference contain all the elements of the claimed invention arranged in the manner recited in the claim. *Connell v. Sears, Roebuck & Co.*, 722 F.2d 1542, 1548, 220 USPQ 193, 198 (Fed. Cir. 1983).

Anticipation under 35 U.S.C. § 102 requires in a single prior art disclosure, each and every element of the claimed invention arranged in a manner such that the reference would literally infringe the claims at issue if made later in time. *Lewmar Marine, Inc. v. Barient, Inc.*, 822 F.2d 744, 747, 3 USPQ2d 1766, 1768 (Fed. Cir. 1987).

It is respectfully submitted that the Action from which this appeal is taken does not meet these burdens.

#### **The Semple Reference**

Semple is directed to providing Internet access using an ATM system (210). The Internet (214) may be accessed via a proprietary network (220) which connects the banking institution (222) to the ATM system (210). Internet access can be provided by first communicating the ATM system (210) with the bank (222) (col. 4, lines 13-25). That is, Internet access can be provided by the bank, not the ATM system. This gives the bank (222) control over access to the Internet. Alternatively, the ATM system (210) may be connected directly to the Internet (214).

The ATM system (210) is a modified ATM (col. 2, lines 64-66) made to act as an Internet "port" (col. 1, lines 19, 54, and 65; col. 2, lines 2, 4, and 53) to include Web access capability. A user can press a "Web access" key (230) to access the Internet (214). Semple desires that users access geographic information (col. 1, lines 17, 31, 49-50; col. 2, lines 8-9). For example, a user can access the Web to acquire location information, such as map information (col. 4, lines 61-67).

(iii) **35 U.S.C. § 102**

Appellants' remarks concerning the claim rejections in no way waive their rights to have the rejections relying on the applied reference stricken for the reasons presented herein.

**The Pending Claims Are Not Anticipated By Semple**

In the Action claims 31, 35, 38, 41, 44-45, and 48-54 were rejected under 35 U.S.C. § 102(e) as being anticipated by Semple. These rejections are respectfully traversed.

The Action (at page 2) admits that Appellants' invention is entitled to a date ("effective date") prior to February 16, 1996. Semple has a nonprovisional filing date of September 16, 1997. Semple apparently claims benefit of provisional application 60/026,125 which has a filing date of September 16, 1996. Semple also apparently claims priority as a continuation-in-part of U.S. Patent 5,682,525 filed January 11, 1995.

Appellants' effective date is prior to the nonprovisional filing date (September 16, 1997) of the Semple reference.

Appellants' effective date is also prior to the filing date (September 16, 1996) of Semple's provisional application. Therefore, Semple's provisional application cannot be relied on as a basis for prior art. That is, the subject matter disclosed in Semple's provisional application does not constitute prior art. Thus, the Semple reference, by relying on the provisional application, cannot constitute prior art under 35 U.S.C. § 102(e). Any need of verification of actual supporting basis provided in the provisional application is rendered moot. However, Appellants

wish to point out that Semple's provisional application does not provide an enabling disclosure of the features in the nonprovisional application relied on by the Office in this Action.

The filing date of U.S. Patent 5,682,525 is prior to Appellants' effective date. Thus, the Semple reference for purposes of 35 U.S.C. § 102(e) would (at best) only be entitled to that subject matter which is disclosed in U.S. Patent 5,682,525. However, Appellants respectfully submit that U.S. Patent 5,682,525 does not anticipate the recited invention. U.S. Patent 5,682,525 does not provide support for the features relied upon in the Semple reference. Appellants respectfully submit that the Board should ask the question: "If Appellants' recited invention was anticipated by U.S. Patent 5,682,525 pursuant to 35 U.S.C. § 102(e) then why didn't the Office apply U.S. Patent 5,682,525 instead of Semple?"

The claim rejections (see Action at page 3, numbered paragraph 2) are based on the Semple reference disclosing certain features, such as an ATM machine. U.S. Patent 5,682,525 doesn't even mention an ATM machine. U.S. Patent 5,682,525 lacks many of Appellants' recited features and relationships. U.S. Patent 5,682,525 is not related to an automated banking machine. U.S. Patent 5,682,525 provides no relationship between an HTML or other markup language document and automated banking machine sheet dispensing. U.S. Patent 5,682,525 is non analogous art. Nor does the Action (as best understood) rely on or cite any portion of U.S. Patent 5,682,525.

Appellants respectfully submit that the facts show that U.S. Patent 5,682,525 does not anticipate the recited invention. It follows that the Semple reference, which is (at best) only entitled to that subject matter which is disclosed in U.S. Patent 5,682,525 for purposes of 35



U.S.C. § 102(e), cannot anticipate the recited invention. Therefore, Appellants respectfully submit that the 35 U.S.C. § 102(e) rejections should be withdrawn.

**The 35 U.S.C. § 102(e) Rejections Are Traversed**

In the Action claims 31, 35, 38, 41, 44-45, and 48-54 were rejected under 35 U.S.C. § 102(e) as being anticipated by Semple. These rejections are respectfully traversed. The pending claims are not anticipated by Semple.

As previously discussed, Semple is (at best) only entitled to that subject matter which is disclosed in U.S. Patent 5,682,525 for purposes of 35 U.S.C. § 102(e). As previously discussed, the disclosure of U.S. Patent 5,682,525 does not anticipate the recited invention. Thus, Semple cannot anticipate the recited invention. Nevertheless, even if it were somehow possible for the entire disclosure in the Semple reference to constitute prior art pursuant to 35 U.S.C. § 102(e), it still would not anticipate the claims, as discussed in more detail herein. Of course Appellants' following arguments against the Semple based rejections also apply to U.S. Patent 5,682,525, which also does not anticipate the claims.

Appellants' arguments against the prior art rejections are based on the Office's interpretation of the Semple reference as indicated and applied in the Action. Therefore, it is respectfully submitted that any other interpretation or application of the Semple reference by the Office would constitute a new ground of rejection.

### **Claim 31**

Claim 31 relates to an automated banking machine comprising a browser operating in a computer, and a sheet dispenser mechanism in operative connection with the computer. The sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by the browser, to dispense at least one sheet.

Appellants traverse the rejections on the grounds that the Semple reference does not teach all the features and relationships of the claimed invention arranged in the manner recited in the claims. Therefore, the Semple reference cannot anticipate the claims.

The Action (page 3) alleges that "Semple et al. disclose an ATM machine comprising sheet dispensers for performing various functions such as dispensing banknotes, printouts etc. The Semple et al. ATM uses a web browser interface, through which interface the various functions of a normal ATM machine are accessed by a user (see abstract, and column 4, line 5-column 5, line 37)."

The Appellants respectfully disagree. The Action incorrectly alleges that Semple has a "web browser interface" through which various functions of a normal ATM are accessed. Semple is directed to providing Internet access using a modified ATM. The ATM system (210) was modified to permit (separate) web surfing capability. The ATM system permits the keyboard (228) to be used for Internet usage. However, Semple provides no relationship between an Internet accessed HTML document and an automated banking machine transaction. Semple teaches using the Internet to obtain map information, not to perform banking functions. Thus, Semple provides no relationship between at least one HTML format document and

automated banking machine sheet dispensing. Where does Semple even mention an HTML format document?

Semple does not have a "web browser interface" through which various banking functions of an ATM are accessed, as alleged in the Action. There is no evidence that Semple uses a browser for banking functions. Any browser in Semple's system would be limited to use with web surfing, not ATM banking functions. Semple's system has a keyboard (228) that provides a user "interface" (col. 4, lines 47-55). However, the Internet access and the ATM transactions are separately maintained. By pressing the "Web access" key (230) on the keyboard (228) a user can access the Internet (214). Thus, it appears that once a user presses the "Web access" key (230) then the user would leave any ATM transaction environment and enter the separate Internet environment. Nevertheless, there is no indication that Semple uses an Internet document to perform an ATM banking function. It follows that Semple provides no relationship between an HTML format document and operation of sheet dispenser mechanism to dispense a sheet from an automated banking machine.

Semple does not teach that a sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by a browser, to dispense at least one sheet from an automated banking machine. Thus, Semple does not anticipate the claim. Hence, Appellants' claim patentably distinguishes over the Semple reference. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection should be withdrawn.

### **Claim 35**

Appellants' remarks in support of the patentability of claim 31 are incorporated by reference as if fully rewritten herein.

Claim 35 relates to an automated banking machine comprising a browser operating in a computer, a card reader in operative connection with the computer, and a sheet dispenser mechanism in operative connection with the computer. The computer is operative responsive to reading indicia on a card with the card reader to cause the browser to receive at least one document. The computer is also operative responsive to receipt of at least one document by the browser, to enable the sheet dispenser mechanism to operate to dispense at least one sheet from the automated banking machine.

Sample does not teach that a computer is operative responsive to reading indicia on a card with the card reader to cause the browser to receive at least one document. Sample does not teach a card reader. Nor does Sample teach the capability of reading indicia on a card with a card reader. Where does Sample disclose a card reader? Contrarily, Sample appears to teach away from having a card reader with reference to "walk up" capabilities (col. 3, lines 33-38) and a "voice recognition" system (col. 3, lines 29-33; col.5, lines 3-10). Furthermore, Sample fails to teach that a computer is operative responsive to the reading of card indicia to cause a browser to receive at least one document. Where does Sample disclose an interrelationship of reading card indicia and receiving at least one document?

Sample also does not teach that a computer is operative responsive to receipt of at least one document by a browser, to enable a sheet dispenser mechanism to operate to dispense at least

one sheet from an automated banking machine. Where does Semple relate receipt of at least one document by a browser to sheet dispenser mechanism operation? Semple does not teach all of the recited features and relationships, as is required to sustain the rejection. Thus, Semple cannot anticipate the claim.

#### **Claim 38**

Claim 38 recites some subject matter similar to subject matter in claim 35. Claim 38 recites "HTML document handling software" instead of the "browser" of claim 35. Appellants' remarks in support of the patentability of claim 35 are incorporated by reference as if fully rewritten herein.

Semple does not teach that a computer is operative responsive to reading indicia on a card with a card reader, to cause the computer to operate to receive at least one HTML document. Semple does not teach that a computer is operative responsive to at least one HTML document to enable a sheet dispenser to dispense at least one sheet from an automated banking machine. Where does Semple disclose a card reader? Where does Semple disclose a card reader having a relationship to an HTML document? Where does Semple disclose an interrelationship of reading card indicia, receiving at least one HTML document, and sheet dispensing? Semple does not anticipate the claim. Thus, it is respectfully submitted that the claim also patentably distinguishes over Semple.

#### **Claim 41**

Claim 41 recites some subject matter similar to subject matter in claim 35. Claim 41 recites "document handling software" instead of the "browser" of claim 35. Claim 41 also recites

a "note dispenser" instead of the "sheet dispenser mechanism" of claim 35. Thus, a computer is operative to control a note dispenser in dispensing at least one note from an automated banking machine responsive to at least one document. Appellants' remarks in support of the patentability of claim 35 are incorporated by reference as if fully rewritten herein. Thus, it is respectfully submitted that claim 41 also patentably distinguishes over the reference.

Claim 41 recites a card reader. A computer is operative responsive to indicia read with the card reader to receive at least one document. As previously discussed, Semple does not mention a card reader. As previously discussed, Semple appears to teach away from a card reader.

In claim 41 the recited automated banking machine comprises a "note dispenser". Appellants' Specification at page 9, lines 24-26 indicates that a "note" in an automated banking machine relates to currency. In Semple the Internet is not used for any purpose related to ATM note dispensing. Nor is Semple's Internet usage associated with a document related to note dispensing. It follows that Semple does not provide any teaching of dispensing a bank note responsive to at least one document. Also, where does Semple disclose an interrelationship of reading indicia, receiving at least one document, and note dispenser dispensing?

Semple does not anticipate the claim. Therefore, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection should be withdrawn.

#### **Claim 44**

Claim 44 relates to an automated banking machine comprising a note dispenser mechanism and a computer. The computer is adapted to operate responsive to at least one mark up language document to cause at least one note to be dispensed from the banking machine.

Appellants' remarks in support of the patentability of claim 41 are incorporated by reference as if fully rewritten herein. Furthermore, in Semple there is no relation between at least one mark up language document and note dispensing. Semple is not capable of dispensing a bank note responsive to at least one mark up language document. Semple does not anticipate the claim.

#### **Claim 45**

Claim 45 depends from claim 44 and further recites a card reader in operative connection with the computer. The computer is adapted to operate responsive to indicia read by the card reader to cause the computer to receive the at least one mark up language document. Furthermore (claim 44), the computer is adapted to operate responsive to at least one mark up language document to cause at least one note to be dispensed from the banking machine.

As previously discussed (e.g., claim 35), Semple does not mention a card reader. Nor does Semple teach the recited relationships among a card reader, indicia, at least one mark up language document, and computer. Nor does Semple teach any relation between at least one mark up language document and note dispensing. As Semple does not anticipate the claim, it is respectfully submitted that the 35 U.S.C. § 102(e) rejection should be withdrawn.

### **Claims 48-50**

Appellants bring to the Board's attention that claims 48-50 each include an obvious typographical error. In line 1 of each claim "method" should read "machine". It is noted that the Office did not object to (or make Appellants aware of) the language in the Action. Furthermore, the Office correctly grouped these claims with Group III, which was directed to an automated banking machine, instead of with the method of Group IV or V. Additionally, note the similar beginning language of claim 54.

Appellants previously authorized correction of these minor informalities by Examiner's amendment. Thus, the Office's lack of objection to the language in the Action has been taken as acknowledgment by the Office that these trivial matters will be handled later by Examiner's amendment.

### **Claim 48**

Claim 48 depends from claim 31 and further recites that the automated banking machine comprises an Automated Teller Machine (ATM), and the sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by the browser, to dispense at least one sheet from the ATM.

As previously discussed, Semple does not relate receipt of at least one HTML format document by a browser to sheet dispensing. It follows that Semple does not teach that an ATM sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by a browser to dispense at least one sheet from the ATM. Thus, Semple does not anticipate the claim.



**Claim 49**

Claim 49 depends from claim 35 and further recites that the automated banking machine comprises an Automated Teller Machine (ATM), and that the computer is operative responsive to receipt of at least one document by the browser to enable the sheet dispenser mechanism to operate to dispense at least one sheet from the ATM.

As previously discussed, Semple does not relate receipt of at least one document by a browser to sheet dispensing. It follows that Semple does not teach that an ATM computer is operative responsive to receipt of at least one document by a browser to enable an ATM sheet dispenser mechanism to operate to dispense at least one sheet from the ATM. Thus, Semple does not anticipate the claim.

**Claim 50**

Claim 50 depends from claim 38 and further recites that the automated banking machine comprises an Automated Teller Machine (ATM), and that the computer is operative responsive to at least one HTML document to enable the sheet dispenser to dispense at least one sheet from the ATM.

As previously discussed, Semple does not relate an HTML document to sheet dispensing. It follows that Semple does not teach that an ATM computer is operative responsive to at least one HTML document to enable an ATM sheet dispenser to dispense at least one sheet from the ATM. Thus, Semple does not anticipate the claim.

### **Claim 51**

Claim 51 relates to an automated banking machine comprising a computer. The computer is adapted to receive at least one mark up language document. The computer is adapted to operate responsive to the at least one mark up language document to cause at least one sheet to be dispensed from the automated banking machine.

Appellants' remarks in support of the patentability of claim 44 are incorporated by reference as if fully rewritten herein. As previously discussed, in Semple there is no relation between at least one mark up language document and sheet dispensing. Semple is not capable of dispensing a sheet responsive to at least one mark up language document. Semple provides no relationship between a mark up language document and sheet dispensing. Semple does not anticipate the claim.

### **Claim 52**

Claim 52 depends from claim 51 and further recites that the sheet comprises a note. As previously discussed (e.g., claim 44), Semple provides no relationship between at least one mark up language document and note dispensing. Semple is not capable of dispensing a bank note responsive to at least one mark up language document. Semple does not anticipate the claim.

### **Claim 53**

Claim 53 depends from claim 52 and further recites that the note comprises cash. Semple provides no relationship between at least one mark up language document and cash dispensing. Semple is not capable of dispensing cash responsive to at least one mark up language document. Thus, Semple cannot anticipate the claim.

**Claim 54**

Claim 54 depends from claim 53 and further recites that the automated banking machine comprises an Automated Teller Machine (ATM), and that the computer is adapted to operate responsive to at least one mark up language document to cause cash to be dispensed from the ATM.

Semple provides no relationship between at least one mark up language document and ATM cash dispensing. Semple is not capable of dispensing cash from an ATM responsive to at least one mark up language document. It follows that Semple does not teach that an ATM computer is adapted to operate responsive to at least one mark up language document to cause cash to be dispensed from the ATM. It follows that Semple does not anticipate the claim.

**CONCLUSION**

As explained above, each of Appellants' claims specifically recites features and relationships that are not disclosed in the applied art. For these reasons it is respectfully submitted that the claims are allowable.

Respectfully submitted,



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## **APPENDIX**

### **CLAIMS**

31. An automated banking machine comprising:

a computer;

a browser operating in the computer;

a sheet dispenser mechanism in operative connection with the computer, wherein the sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by the browser, to dispense at least one sheet from the automated banking machine.

35. An automated banking machine comprising:

a computer;

a browser operating in the computer;

a card reader in operative connection with the computer;

a sheet dispenser mechanism in operative connection with the computer, wherein the computer is operative responsive to reading indicia on a card with the card reader to cause the browser to receive at least one document, and wherein the computer is operative responsive to receipt of at least one document by the browser, to enable the sheet dispenser mechanism to operate to dispense at least one sheet from the automated banking machine.

38. An automated banking machine comprising:

a computer including HTML document handling software operating in the computer;

a card reader in operative connection with the computer;

a sheet dispenser in operative connection with the computer, wherein the computer is operative responsive to reading indicia on a card with the card reader to cause the computer to operate to receive at least one HTML document, and wherein the computer is operative responsive to the at least one HTML document to enable the sheet dispenser to dispense at least one sheet from the automated banking machine.

41. An automated banking machine comprising:

a computer, the computer including document handling software operating therein;

a card reader in operative connection with the computer;

a note dispenser in operative connection with the computer, wherein the computer is operative responsive to indicia read with the card reader to receive at least one document, and wherein the computer is operative to control the note dispenser in dispensing at least one note from the automated banking machine responsive to the at least one document.

44. An automated banking machine comprising:

a note dispenser mechanism, wherein the note dispenser mechanism is adapted to selectively dispense notes from the banking machine;

a computer in operative connection with the note dispenser, wherein the computer is adapted to receive mark up language documents, and wherein the computer is adapted to operate responsive to at least one

mark up language document to cause at least one note to be dispensed from the banking machine.

45. The automated banking machine according to claim 44 and further comprising a card reader in operative connection with the computer, wherein the computer is adapted to operate responsive to indicia read by the card reader to cause the computer to receive the at least one mark up language document.

48. The method according to claim 31 wherein the automated banking machine comprises an Automated Teller Machine (ATM), wherein the sheet dispenser mechanism is operative responsive to receipt of at least one HTML format document by the browser to dispense at least one sheet from the ATM.

49. The method according to claim 35 wherein the automated banking machine comprises an Automated Teller Machine (ATM), wherein the computer is operative responsive to receipt of at least one document by the browser to enable the sheet dispenser mechanism to operate to dispense at least one sheet from the ATM.

50. The method according to claim 38 wherein the automated banking machine comprises an Automated Teller Machine (ATM), and wherein the computer is operative responsive to the at

least one HTML document to enable the sheet dispenser to dispense at least one sheet from the ATM.

51. An automated banking machine comprising:

a computer, wherein the computer is adapted to receive at least one mark up language document, and wherein the computer is adapted to operate responsive to the at least one mark up language document to cause at least one sheet to be dispensed from the automated banking machine.

52. The automated banking machine according to claim 51 wherein the sheet comprises a note, and wherein the computer is adapted to operate responsive to the at least one mark up language document to cause at least one note to be dispensed from the automated banking machine.

53. The automated banking machine according to claim 52 wherein the note comprises cash, and wherein the computer is adapted to operate responsive to the at least one mark up language document to cause cash to be dispensed from the automated banking machine.

54. The automated banking machine according to claim 53 wherein the automated banking machine comprises an Automated Teller Machine (ATM), and wherein the computer is adapted



to operate responsive to the at least one mark up language document to cause cash to be dispensed from the ATM.